Case 05-51759 Doc 1

Filed 10/13/05

Filed 10/13/05 Entered 10/13/05 11:02:07 Desc Main Document Page 1 of 24 United States Bankruptcy Court Northern District of Illinois

IN	N RE:	Case No	
Wa	alker, Keta	Chapter 13	_
_	Debtor(s))	
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		16(b), I certify that I am the attorney for the above-named debtor(s) and that compensation or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) s:	
	For legal services, I have agreed to accept	s	2,200.00
	Prior to the filing of this statement I have received	s	296.00
	Balance Due	ss	1,904.00
2.	The source of the compensation paid to me was:	ebtor Other (specify):	
3.	The source of compensation to be paid to me is:	ebtor Other (specify):	
4.	✓ I have not agreed to share the above-disclosed comp	pensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensatiogether with a list of the names of the people sharin	sation with a person or persons who are not members or associates of my law firm. A copying in the compensation, is attached.	of the agreement,
5.	In return for the above-disclosed fee, I have agreed to rene	nder legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedules, stat	tors and confirmation hearing, and any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclosed fee	does not include the following services:	
	proceeding.	CERTIFICATION greement or arrangement for payment to me for representation of the debtor(s) in this bankru	1ptey
-	October 13, 2005 Date	/s/ Sarah R MacMaster Signature of Attorney	
1	Date	Signature of Attorney	

Gleason And MacMaster

Name of Law Firm

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Case 05-51759 Doc 1 Filed 10/13/05 Entered 10/13/05 11:02:07 Desc Main Document Page 2 of 24 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm t	hat I have read this notice.		
			Case Number
October 13, 2005	/s/ Keta Walker		
Date	Keta Walker	Debtor	Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

Case 05-51759 Doc 1 Filed 10/13/05 Entered 10/13/05 11:02:07 Desc Main (Official Form 1) (12/03) Document Page 3 of 24

FORM B1	United States Bankruptcy C Northern District of Illino	Voluntary Peti			
Name of Debtor (if individual Walker, Keta	, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the (include married, maiden, and trade n		All Other Names used by the Joir (include married, maiden, and trade name			
No. (if more than one, state all): 90		D. Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):			
Street Address of Debtor (No. 5258 W Polk St Chicago, IL 60644-5252	& Street, City, State & Zip Code):	Street Address of Joint Debtor (N	o. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business:	Cook	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if	different from street address):	Mailing Address of Joint Debtor	(if different from street address):		
Location of Principal Assets of (if different from street address above					
Venue (Check any applicable bo Debtor has been domiciled of preceding the date of this per	rmation Regarding the Debe x) r has had a residence, principal place of cition or for a longer part of such 180 da concerning debtor's affiliate, general part	business, or principal assets in this Dis	strict for 180 days immediately		
Type of Debtor (Compared to the following of De	neck all boxes that apply) Railroad Stockbroker Commodity Broker Clearing Bank	Chapter or Section of Banks the Petition is Filed Chapter 7	(Check one box) Chapter 13		
	ots (Check one box) Business	Filing Fee (Ch Full Filing Fee attached	eck one box)		
Debtor is a small business as	nsidered a small business under	Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals of Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installment Rule 1006(b). See Official Form No. 3.			
Debtor estimates that, after a	rmation (Estimates only) will be available for distribution to unsecute my exempt property is excluded and admixation and admixation and admixation and admixation are described.	cured creditors. ninistrative expenses	IS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors	1-15 16-49 50-99 100-				
Estimated Assets \$0 to \$50,001 to \$100,001 \$50,000 \$100,000 \$500,00 \$\square\$ \$\squar					
Estimated Debts \$0 to \$50,001 to \$100,001 \$50,000 \$100,000 \$500,000					

Case 05-51759

(This page must be completed and filed in every case)

(Official Form 1) (12/03)

Voluntary Petition

Doc 1

Filed 10/13/05

Document

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Social Security Number (Required by 11 U.S.C. § 110(c).) Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Entered 10/13/05 11:02:07 Desc Main

Page 4 of 24 Name of Debtor(s):

Walker, Keta

FORM B1, Page 2

10/13/05

Date

United States Code, specified in this petition.

Signature of Authorized Individual

Title of Authorized Individual

Printed Name of Authorized Individual

Case 05-51759 Doc 1 Filed 10/13/05 Entered 10/13/05 11:02:07 Desc Main

Document Page 5 of 24 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Walker, Keta		Chapter 13
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

AMOUNTS SCHEDU							
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER		
A - Real Property	Yes	1	117,000.00				
B - Personal Property	Yes	2	200.00				
C - Property Claimed as Exempt	Yes	1					
D - Creditors Holding Secured Claims	Yes	1		108,843.00			
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		7,209.00			
G - Executory Contracts and Unexpired Leases	Yes	1					
H - Codebtors	Yes	1					
I - Current Income of Individual Debtor(s)	Yes	1			2,225.67		
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,072.00		
Total Number of Sheet	s in Schedules	12					
		Total Assets	117,200.00				
			Total Liabilities	116,052.00			

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Case 05-51759	Doc 1	Filed 10/13/05	Entered 10/13/05 11:02:07	Desc Main
		Document	Page 6 of 24	

IN RE Walker, Keta

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence at: 5258 W Polk St Chicago, IL 60644-5252			117,000.00	108,843.00
	TOT	AL	117,000.00	

(Report also on Summary of Schedules)

Case 05-51759	Doc 1	Filed 10/13/05	Entered 10/13/05 11:02:0
		Dearmont	Dog 7 of 24

Document

Page 7 of 24

Desc Main

Case No.

IN RE Walker, Keta

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C -Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

		1			1
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and Necessary Household Goods		0.00
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

Document Page 8 of 24 IN RE Walker, Keta __ Case No. __

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N O		H W	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY
	TYPE OF PROPERTY	N E	DESCRIPTION AND LOCATION OF PROPERTY	J C	WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
19	. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20	. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21	. Patents, copyrights, and other intellectual property. Give particulars.	X			
22	. Licenses, franchises, and other general intangibles. Give particulars.	X			
23	 Automobiles, trucks, trailers, and other vehicles and accessories. 	X			
24	. Boats, motors, and accessories.	X			
25	. Aircraft and accessories.	X			
26	. Office equipment, furnishings, and supplies.	X			
27	. Machinery, fixtures, equipment, and supplies used in business.	X			
28	. Inventory.	X			
29	. Animals.	X			
30	. Crops - growing or harvested. Give particulars.	X			
31	. Farming equipment and implements.	X			
32	. Farm supplies, chemicals, and feed.	X			
33	. Other personal property of any kind not already listed. Itemize.	X			
			TOT	'A T	200.00
			TOT	AL	200.00

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Case 05-51759	Doc 1	Filed 10/13/05	Entered 10/13/05 11:02:07	Desc Main
		Document	Page 9 of 24	

IN RE Walker, Keta

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No. _

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY Residence at: 5258 W Polk St Chicago, IL 60644-5252	735 ILCS 5 §12-901	7,500.00	117,000.00

Filed 10/13/05 Document Entered 10/13/05 11:02:07 Page 10 of 24

Case No.

Desc Main

IN RE Walker, Keta

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Subtotal Continuation Sheets attached (Total of this page)				108,843.00			
			Value \$				
ACCOUNT NO.							
Account No.			Value \$				
Account No.							
			Value \$				
Account No.	_						
			Value \$				
Account No.							
			Value \$ 117,000.00				
Countrywide Home Lending 450 AMERICAN ST CREDIT REPORTING S Simi Valley, CA 93065			mer tgage decount opened of the				108,843.00
Account No. 26918372			Mortgage account opened 3/03	N T	E D		71111
INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	E B T O R	J C	NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN		U I D A T	P U T E D	UNSECURED PORTION, IF
CREDITOR'S NAME, MAILING ADDRESS	C O D	Н	DATE CLAIM WAS INCURRED,	C O N T I	U N L I Q	D I S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL

Case 05-51759 Doc 1 Filed 10/13/05 Document

Entered 10/13/05 11:02:07 Desc Main Page 11 of 24

Case No.

IN RE Walker, Keta

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable

II is d R	rach claim by placing an H, W, J, or C, respectively, in the column labeled HWJC. The claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim isputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) The column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) The column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If
√	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	TPES OF PRIORITY CLAIMS neck the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3), as amended by § 1401 of Pub L. 109-8.
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

⁰ Continuation Sheets attached

Filed 10/13/05 Document Entered 10/13/05 11:02:07 Page 12 of 24

Case No.

Desc Main

IN RE Walker, Keta

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Document Page 12 (

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors	holding	g un	secured nonpriority claims to report on this Sche	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 27108215			Open account opened 8/04				
Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714-4610							4 045 00
			Assignee or other notification for:				1,215.00
A.f.s. Assignee Of Household B			Aarow Financial Services				
Account No. 5178007133160432			Revolving account opened 9/02				
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4824							480.00
Account No. 6186875			Installment account opened 9/02				480.00
Harvard Collection 4839 N Elston Ave Chicago, IL 60630-2534							355.00
Account No.			Assignee or other notification for:				333.33
Exelon/comed			Harvard Collection				
1 Continuation Sheets attached			(Total o			otal	2,050.00
			(Complete only on last sheet of Schedule	F) T	TO	AL	

Document

Page 13 of 24

__ Case No. __

IN RE Walker, Keta

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8511864300			Installment account opened 6/05				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123-2251							2,516.00
Account No.			Assignee or other notification for:				2,010.00
Aspire Visa			Midland Credit Mgmt				
Account No. 5770912621217393			Revolving account opened 8/00				
Newport News 101 Crossways Park Dr W Woodbury, NY 11797-2020							973.00
Account No. 325115401			Open account opened 1/04				973.00
Oxford Collection Serv 135 Maxess Rd Ste 2A Melville, NY 11747-3801							500.00
Account No.			Assignee or other notification for:				509.00
Thomson Education Direct			Oxford Collection Serv				
Account No. 3317827			Open account opened 10/03	-			
State Collection Servi 2509 S Stoughton Rd Madison, WI 53716-3314							1,161.00
Account No.			Assignee or other notification for:				1,101.00
Peoples Energy			State Collection Servi				
Sheet1 of1 Continuation Sheets at	ttach	ed t	o Schedule F (Total o		Subt is pa		5,159.00
			(Complete only on last sheet of Schedule	F) 1	TOT	ΆL	7,209.00

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Case 05-51759	Doc 1	Filed 10/13/05	Entered 10/13/0	5 11:02:07
		Document	Page 14 of 24	

IN RE Walker, Keta

Case No.

Desc Main

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 05-51759	Doc 1	Filed 10/13/05	Entered 10/13/05 11:02:07	Desc Main
		Document	Page 15 of 24	
IN RE Walker, Keta			Case No.	

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Doc 1 Filed 10/13/05 Document

Entered 10/13/05 11:02:07 Desc Main Page 16 of 24

_ Case No. _

IN RE Walker, Keta

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDENTS O	F DEBTOR AND	SPOU	SE		
Single					AGE 12 8		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Child Care Little Achieve 2 Years	ers					
Income: (Estimate o Current Monthly gro Estimated monthly of	oss wages, sala	thly income) ry, and commissions (pro rata if not paid month	hly)	\$ \$	DEBTOR 1,516.67		SPOUSE
SUBTOTAL LESS PAYROLL a. Payroll taxes a b. Insurance c. Union dues d. Other (specify	and Social Sec			\$ \$ \$ \$	1,516.67 325.00		
SUBTOTAL OF PA				\$ \$ \$	325.00 1,191.67		
Income from real production Interest and dividence Alimony, maintenant or that of dependent Social Security or of	operty ds ce or support p s listed above ther governmer	business or profession or farm (attach detailed bayments payable to the debtor for the debtor's assistance	use	\$ \$ \$	200.00	\$	
Second J Pension or retiremer Other monthly incor (Specify) Food Star	ob nt income ne			\$ \$		\$	
				\$ \$ \$	200.00	\$ \$ 	
TOTAL MONTHI	Y INCOME			\$	2,225.67	\$	

TOTAL COMBINED MONTHLY INCOME \$ _____ 2,225.67 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Walker, Keta

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

____ Case No. ____

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made b or annually to show monthly rate.	i-weekly, quarterly	y, semi-annually,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp expenditures labeled "Spouse."	lete a separate	e schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	908.00
Are real estate taxes included? Yes No		
Is property insurance included? Yes No		
Utilities: Electricity and heating fuel	\$	175.00
Water and sewer	\$	39.00
Telephone	\$	70.00
Other	\$	
	\$	
Home maintenance (repairs and upkeep)		50.00
Food	\$	400.00
Clothing	\$	90.00
Laundry and dry cleaning	\$ —	80.00
Medical and dental expenses	\$	70.00
Transportation (not including car payments)	\$	150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
Charitable contributions	\$	
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	
Life	\$	
Health	\$	12.22
Auto	\$	40.00
Other	\$	
	\$	
Taxes (not deducted from wages or included in home mortgage payments)	——	
(Specify)	\$	
(Specify)	\$	
	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	
Other	\$	
	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement) Other	3	
Other	—— \$ ——	
	\$	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,072.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, month	nly, annually, c	or at some
other regular interval. A. Total projected monthly income	¢	2,225.67
B. Total projected monthly expenses	φ	2,072.00
C. Excess income (A minus B)	\$ ——	153.67
D. Total amount to be paid into plan each Monthly	\$	153.00
(interval)		

Document

Case 05-51759 Doc 1 Filed 10/13/05 Entered 10/13/05 11:02:07 Desc Main Page 18 of 24

_ Case No. _

IN RE Walker, Keta

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	that I have read the foreg	oing summary and schedules, consisting of13 sheets, and that		
they are true and correct to the best of my knowledge, information, and belief.				
Date: October 13, 2005	Signature: /s/ Ke	ta Walker		
	Keta V			
Date:	Signature:			
		(Joint Debtor, if any)		
		[If joint case, both spouses must sign.]		
CERTIFICATION AND SIG	NATURE OF NON-ATTO	ORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)		
I certify that I am a bankruptcy p I have provided the debtor with a		in 11 U.S.C. § 110, that I prepared this document for compensation, and that		
Printed or Typed Name of Bankruptcy Petition Preparer		Social Security No. (Required by 11 U.S.C. § 110(c).)		
Address				
Names and Social Security numb	pers of all other individuals	s who prepared or assisted in preparing this document:		
If more than one person prepare person.	d this document, attach ad	ditional signed sheets conforming to the appropriate Official Form for each		
Signature of Bankruptcy Petition Preparer		Date		
A bankruptcy petition preparer's in fines or imprisonment or both		rovision of title 11 and the Federal Rules of Bankruptcy Procedures may result .C. \S 156.		
DECLARATION UN	NDER PENALTY OF PER	RJURY ON BEHALF OF CORPORATION OR PARTNERSHIP		
I, the		_ (the president or other officer or an authorized agent of the corporation or a		
(corporation or partnership) nam	ed as debtor in this case, of	declare under penalty of perjury that I have read the foregoing summary and they are true and correct to the best of my knowledge, information, and belief.		
Date:	Signature:			
		(Print or type name of individual signing on behalf of debtor)		
[An indiv	dual signing on behalf of	a partnership or corporation must indicate position or relationship to debtor.]		

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 05-51759 Doc 1

Filed 10/13/05 Entered 10/13/05 11:02:07 Document Page 19 of 24 **United States Bankruptcy Court**

Northern District of Illinois

Desc Main

IN RE:		Case No.
Walker, Keta		Chapter 13
·	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

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List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 13, 2005	Signature /s/ Keta Walker of Debtor	Keta Walke
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 05-51759 Doc 1 Filed 10/13/05 Entered 10/13/05 11:02:07 Desc Main Document Page 23 of 24 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Walker, Keta		Chapter 13
	Debtor(s)	· -
	VERIFICATION OF CREDI	TOR MATRIX
		Number of Creditors8
The above-named Debtor(s) he	ereby verifies that the list of creditors is	s true and correct to the best of my (our) knowledge.
Date: October 13, 2005	/s/ Keta Walker	
	Debtor	
	Joint Debtor	

Case 05-51759 Doc 1 Filed 10/13/05 Entered 10/13/05 11:02:07 Desc Main Document Page 24 of 24

Walker, Keta 5258 W Polk St Chicago, IL 60644-5252

Gleason And MacMaster 77 W Washington, Ste 1218 Chicago, IL 60602

Aarow Financial Services 5996 W Touhy Ave Niles, IL 60714-4610

Countrywide Home Lending 450 AMERICAN ST CREDIT REPORTING S Simi Valley, CA 93065

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4824

Harvard Collection 4839 N Elston Ave Chicago, IL 60630-2534

Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123-2251

Newport News 101 Crossways Park Dr W Woodbury, NY 11797-2020

Oxford Collection Serv 135 Maxess Rd Ste 2A Melville, NY 11747-3801

State Collection Servi 2509 S Stoughton Rd Madison, WI 53716-3314